

FIG. 1

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PACKAGE WEIGHT	DESTINATION	
	DOMESTIC	FOREIGN
<1 lb.	\$5	\$25
1 - 5 lb.	\$10	\$35
>5 lb.	\$20	\$45

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FIG. 2a

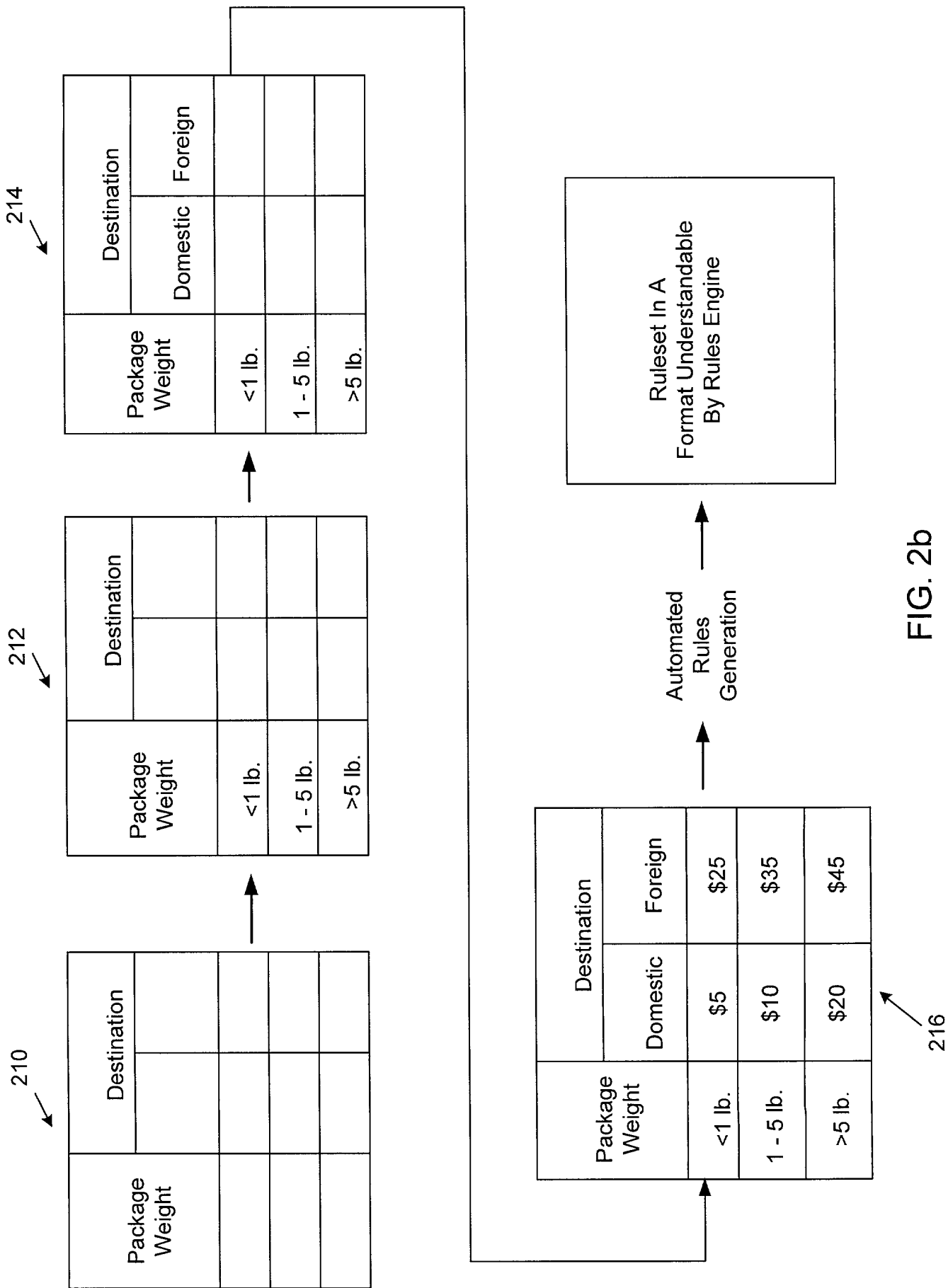


FIG. 2b

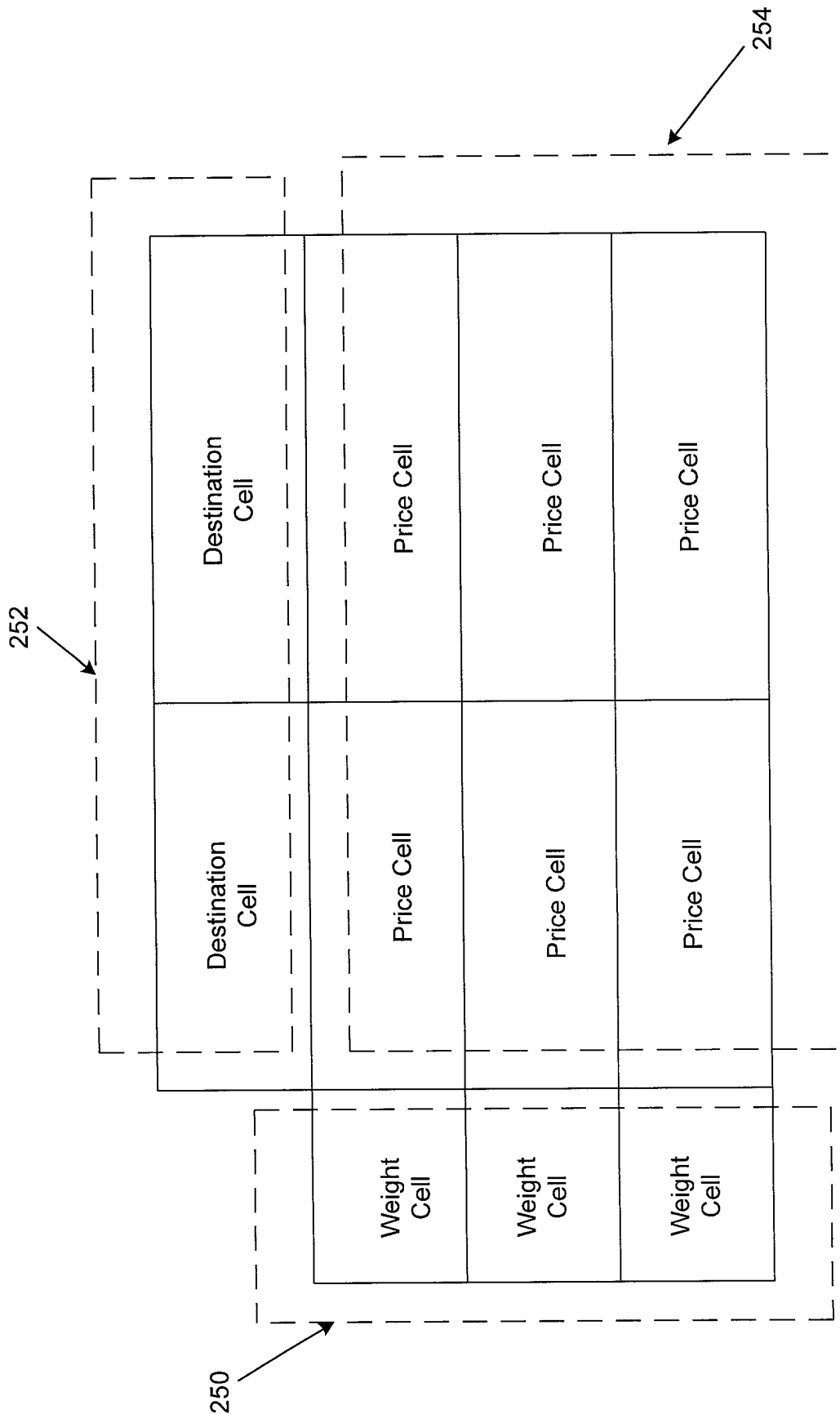


FIG. 2c

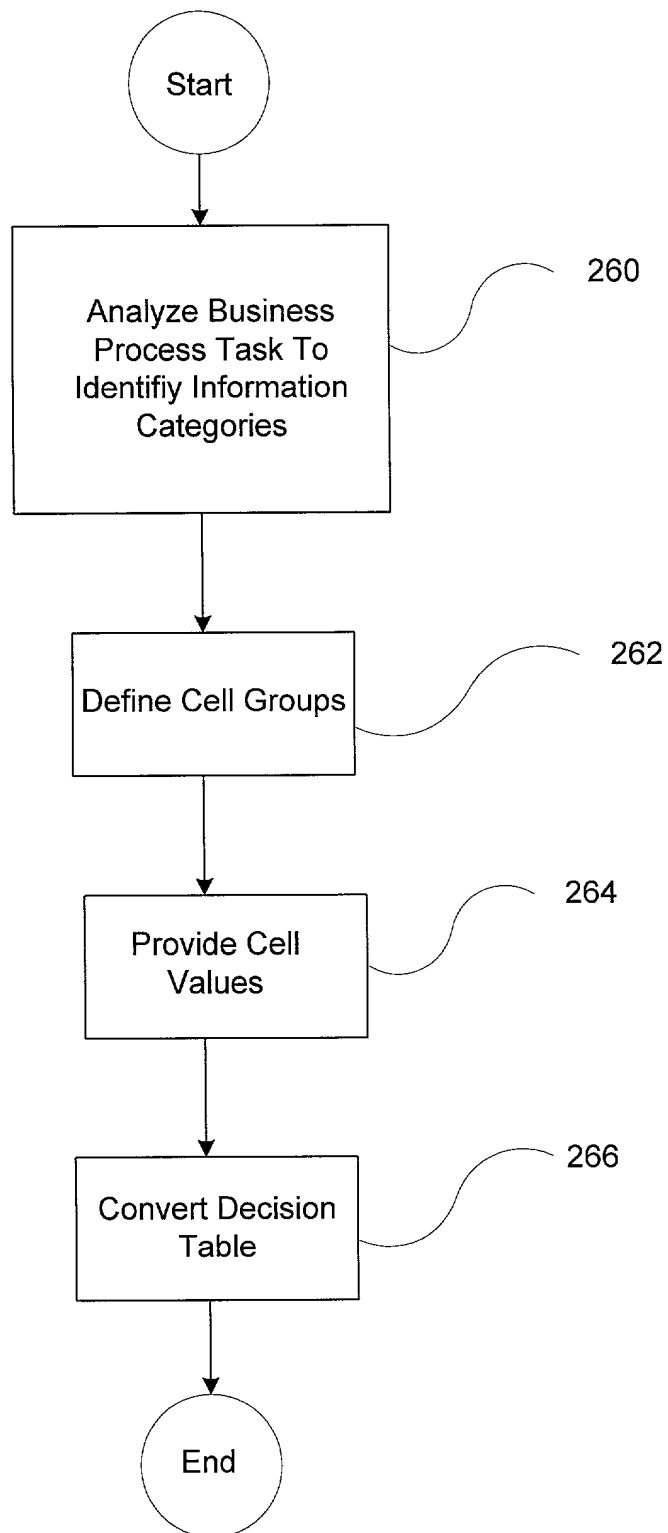


FIG. 2d

Fig. 2e

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Customer Value	Size of Bill	Payment Pattern	Strategy Assigned
High	Below Average	Lackadaisical	Lenient
High	Below Average	Reasonable	Lenient
High	Below Average	Stellar	No Action
High	Similar to Average	Lackadaisical	Moderate
High	Similar to Average	Reasonable	Lenient
High	Similar to Average	Stellar	Lenient
High	Above Average	Lackadaisical	Moderate
High	Above Average	Reasonable	Moderate
High	Above Average	Stellar	Lenient
Medium	Below Average	Lackadaisical	Moderate
Medium	Below Average	Reasonable	Lenient
Medium	Below Average	Stellar	No Action
Medium	Similar to Average	Lackadaisical	Moderate
Medium	Similar to Average	Reasonable	Lenient
Medium	Similar to Average	Stellar	Lenient
Medium	Above Average	Lackadaisical	Aggressive
Medium	Above Average	Reasonable	Moderate
Medium	Above Average	Stellar	Lenient
Low	Below Average	Lackadaisical	Aggressive
Low	Below Average	Reasonable	Moderate
Low	Below Average	Stellar	Lenient
Low	Similar to Average	Lackadaisical	OCA
Low	Similar to Average	Reasonable	Aggressive
Low	Similar to Average	Stellar	Moderate
Low	Above Average	Lackadaisical	OCA
Low	Above Average	Reasonable	Aggressive
Low	Above Average	Stellar	Aggressive

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CONDITIONS						
SALARY	HIGH	HIGH	LOW	HIGH	LOW	LOW
WORK QUANTITY	HIGH	LOW	LOW	LOW	HIGH	HIGH
WORK QUALITY	HIGH	HIGH	LOW	LOW	LOW	LOW
PUNCTUALITY	LATE	ON-TIME	EARLY	LATE		
ACTIONS						
EMPLOYEE 1	KEEP	KEEP	FIRE	FIRE	KEEP	KEEP
EMPLOYEE 2	KEEP	FIRE	KEEP	FIRE	KEEP	KEEP
EMPLOYEE 3	KEEP	KEEP	KEEP	FIRE	KEEP	FIRE

FIG. 2f

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OR

CREDIT APPLICANTS = "MALE"		T		
CREDIT APPLICANTS = "EMPLOYED"	F		T	T
APPLICANT_SALARY >= MINIMUM SALARY			F	
CREDIT_CARD_STATUS = TRUE		F		T
APPLICANT_HOUSING = "RENTER"		T		

AND

CREDIT_APPLICANT.GENERATE_REJECTION_LETTER
--

FIG. 2g



[illegible]

Total Asset Size	\$250K LOL	\$500K LOL	\$1M LOL	\$2M LOL	\$3 M LOL	\$5M LOL	>\$5M LOL
\$10M-\$25M	.75 * \$1M LOL	.80 * \$1M LOL	\$21K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$25M-\$50M	.75 * \$1M LOL	.80 * \$1M LOL	\$25K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$50M-\$100M	.75 * \$1M LOL	.80 * \$1M LOL	\$29K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$100M - \$150M	.75 * \$1M LOL	.80 * \$1M LOL	\$37K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
\$150M - \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$44K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc
> \$250M	.75 * \$1M LOL	.80 * \$1M LOL	\$65K	1.65 * \$1M LOL	2.40 * \$1M LOL	2.80 * \$1M LOL	Reinsurance Rate Calc

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Fig. 2h

Customer Value	Size of Bill	Payment Pattern	Strategy Assigned
High	Below average	Lackadaisical Reasonable Stellar	Lenient Lenient No Action
	Similar to average	Lackadaisical Reasonable Stellar	Moderate Lenient Lenient
	Above average	Lackadaisical Reasonable Stellar	Moderate Moderate Lenient
Medium	Below average	Lackadaisical Reasonable Stellar	Moderate Lenient No Action
	Similar to average	Lackadaisical Reasonable Stellar	Moderate Lenient Lenient
	Above average	Lackadaisical Reasonable Stellar	Aggressive Moderate Lenient
Low	Below average	Lackadaisical Reasonable Stellar	Aggressive Moderate Lenient
	Similar to average	Lackadaisical Reasonable Stellar	OCA Aggressive Moderate
	Above average	Lackadaisical Reasonable Stellar	OCA Aggressive Aggressive

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Fig. 2 i

		Payment Pattern		
Customer Value	Size of Bill	Lackadaisical	Reasonable	Stellar
High	Below average	Lenient	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Moderate	Moderate	Lenient
Medium	Below average	Moderate	Lenient	No Action
	Similar to average	Moderate	Lenient	Lenient
	Above average	Aggressive	Moderate	Lenient
Low	Below average	Aggressive	Moderate	Lenient
	Similar to average	OCA	Aggressive	Moderate
	Above average	OCA	Aggressive	Aggressive

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Fig. 25

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Number of times late	Total number of days late	Payment Pattern
0		Stellar
1	<= 20	Stellar
	<= 40	Reasonable
	> 40	Lackadaisical
2	<= 30	Reasonable
	> 30	Lackadaisical
3 +		Lackadaisical

Fig. 2K

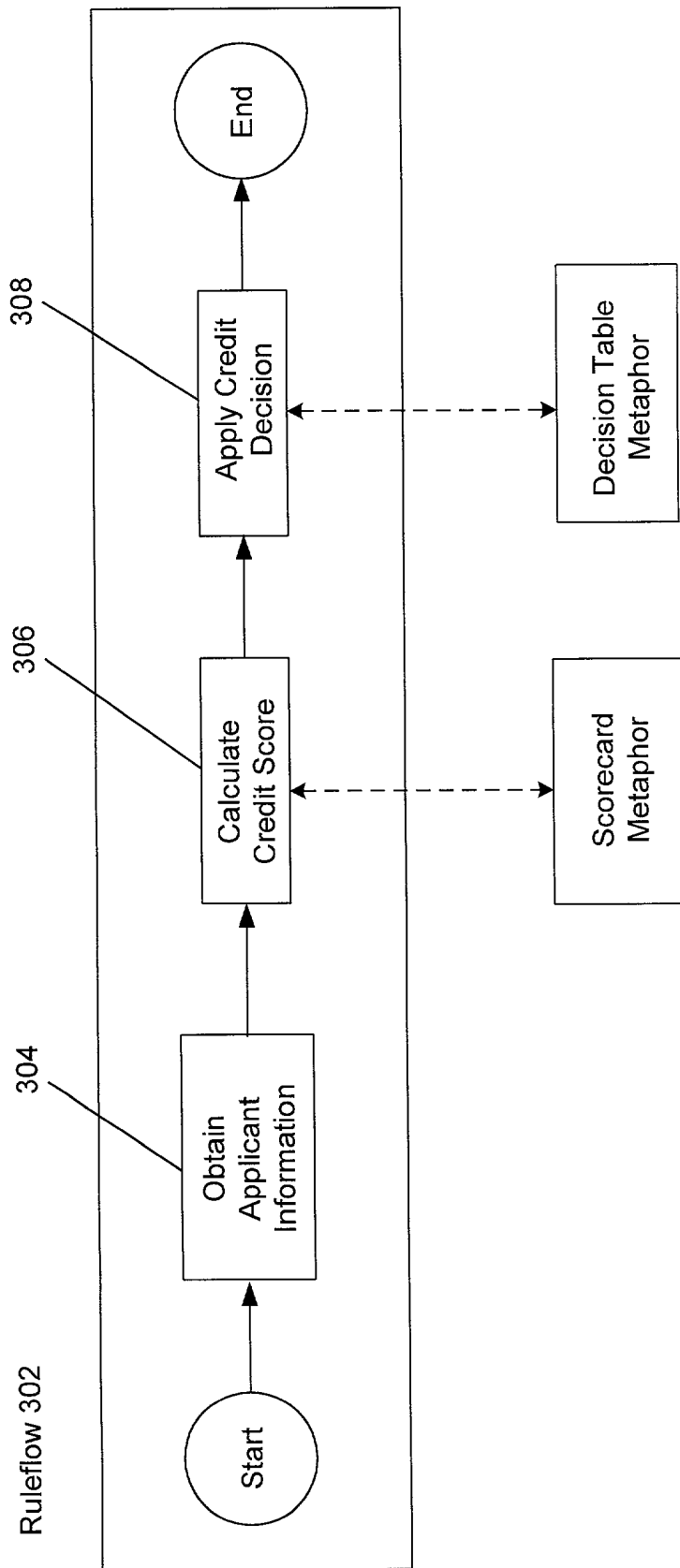


FIG. 3a

Age of Applicant	Under 18 -100 pts.	18 - 25 0 pts.	26 - 31 20 pts.	32 - 40 50 pts.	41 and over 20 pts.
Years on Job	Less Than 1 year 5 pts.	1 - 2 years 20 pts.	Over 2 years 50 pts.		
Major Credit Card	Yes 30 pts.	No 2 pts.			
Own Or Rent	Own Or Buying 70 pts.	Rent 20 pts.	Live With Parents -20 pts.	Other 10 pts.	
Salary	Under 10K/year 5 pts.	10k - 50k Per Year 20 pts.	Over 50k Per Year 50 pts.		

FIG. 3b



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Credit Score	Credit Decision
<100	No
100-150	Yes if applicant is homeowner
>150	Yes

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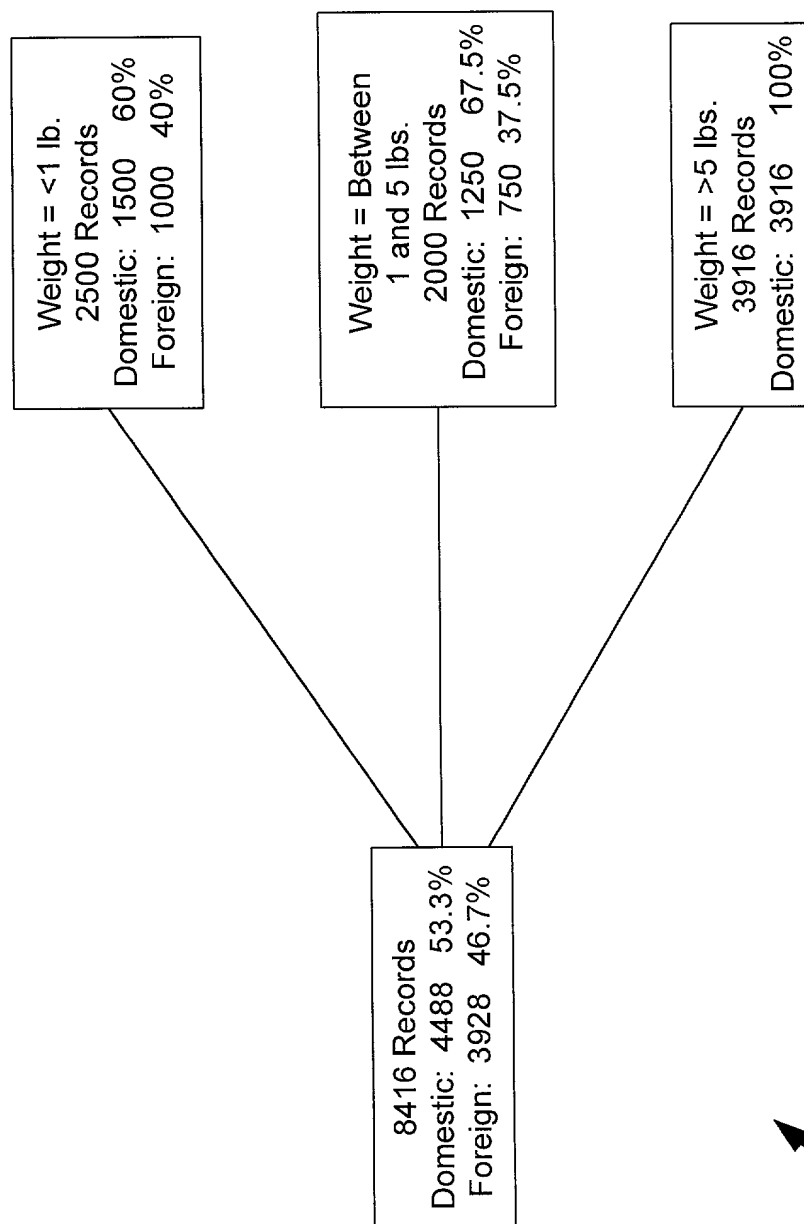


FIG. 3c



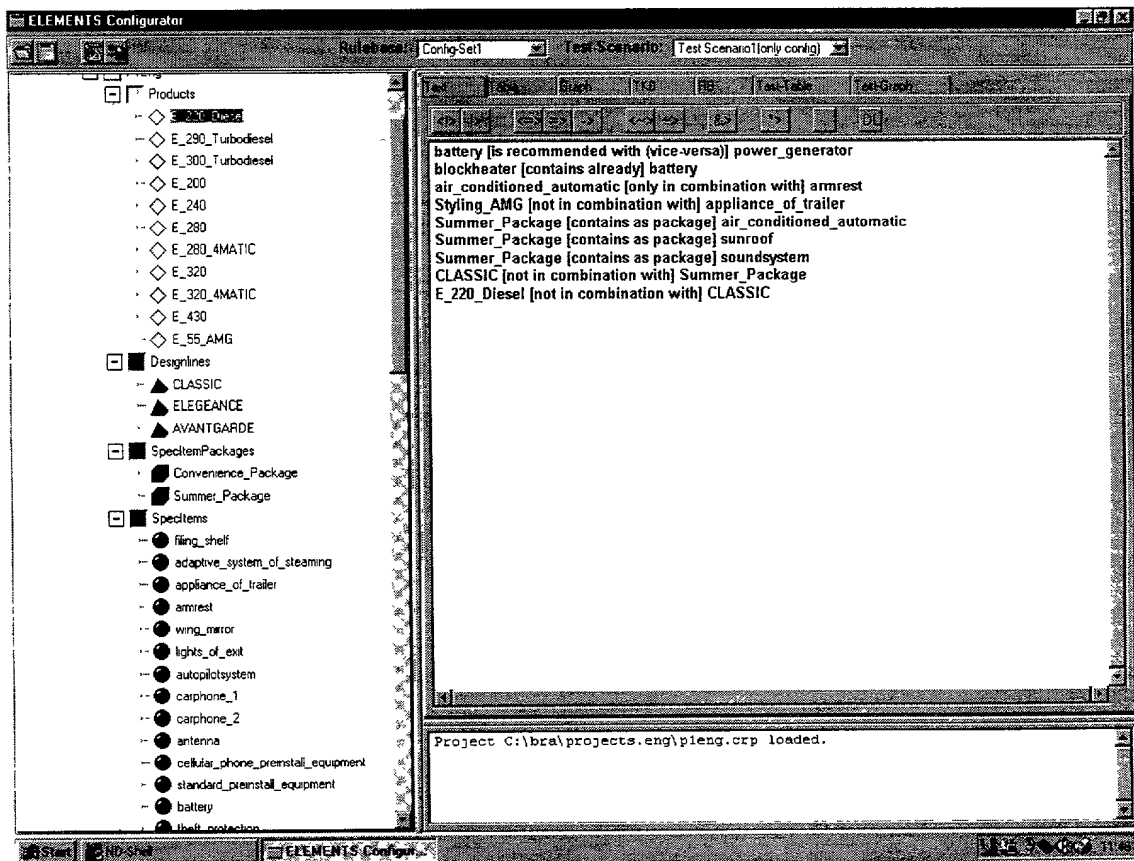
FIG. 4a





**FIG. 4b**

Fig. 59



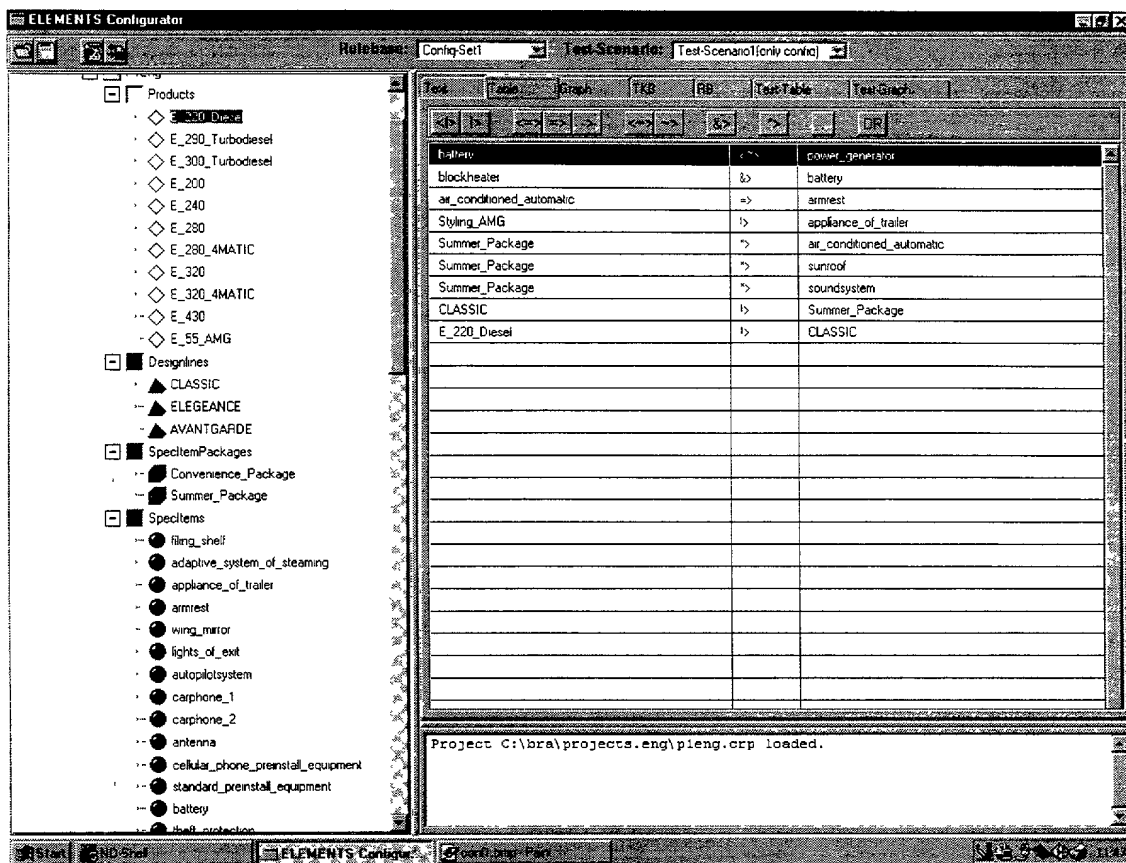


Fig. 5b

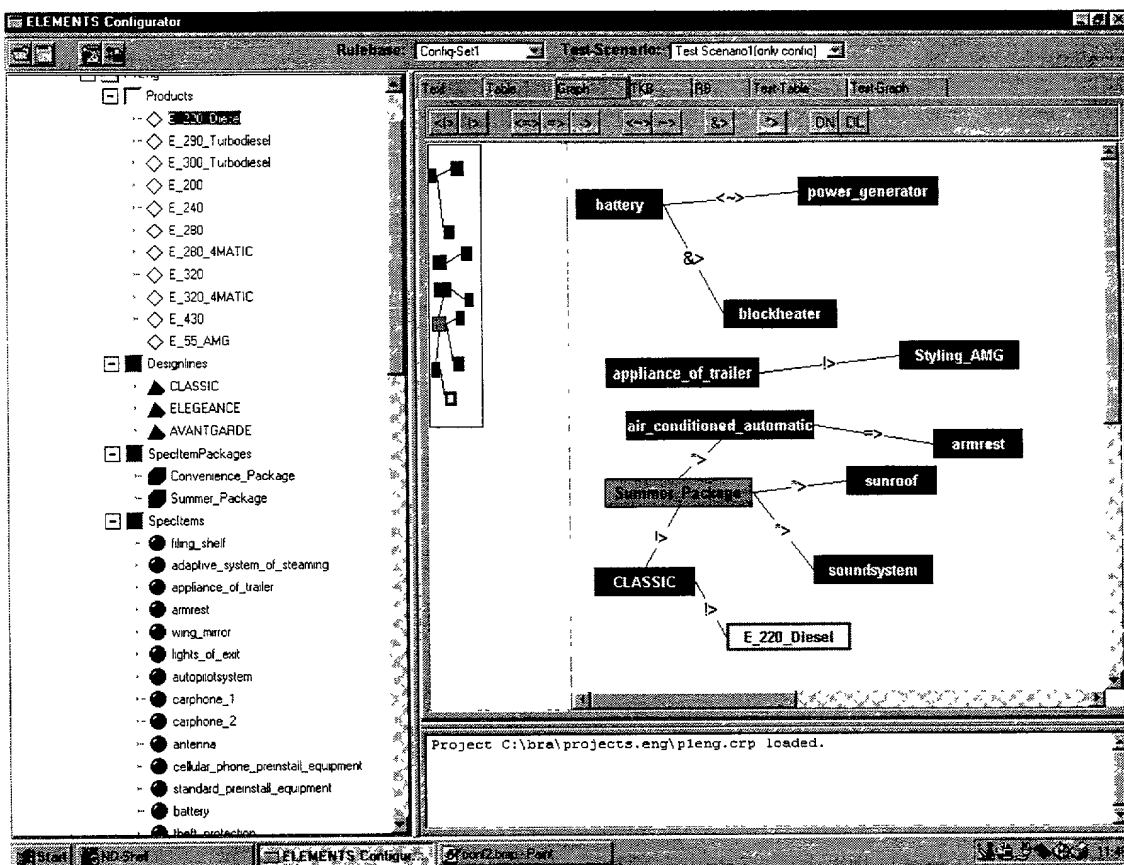


Fig. 5C

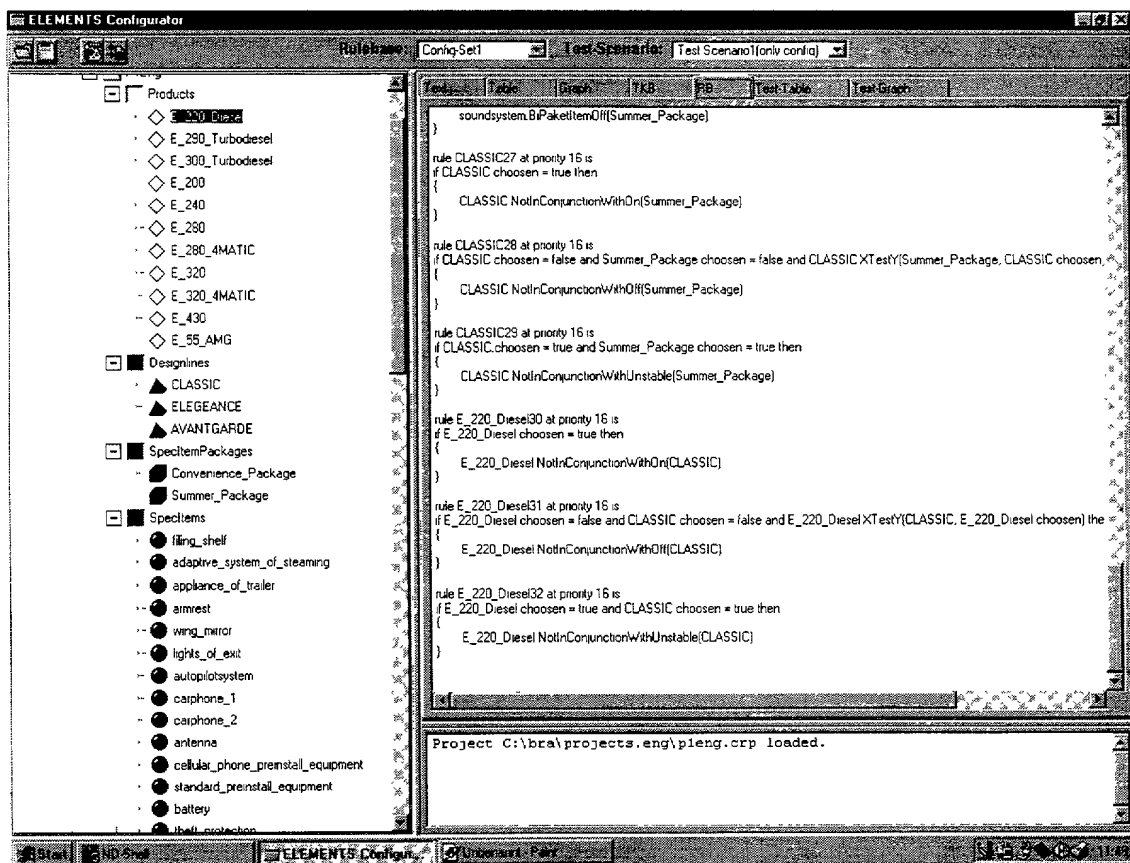


Fig. 5d

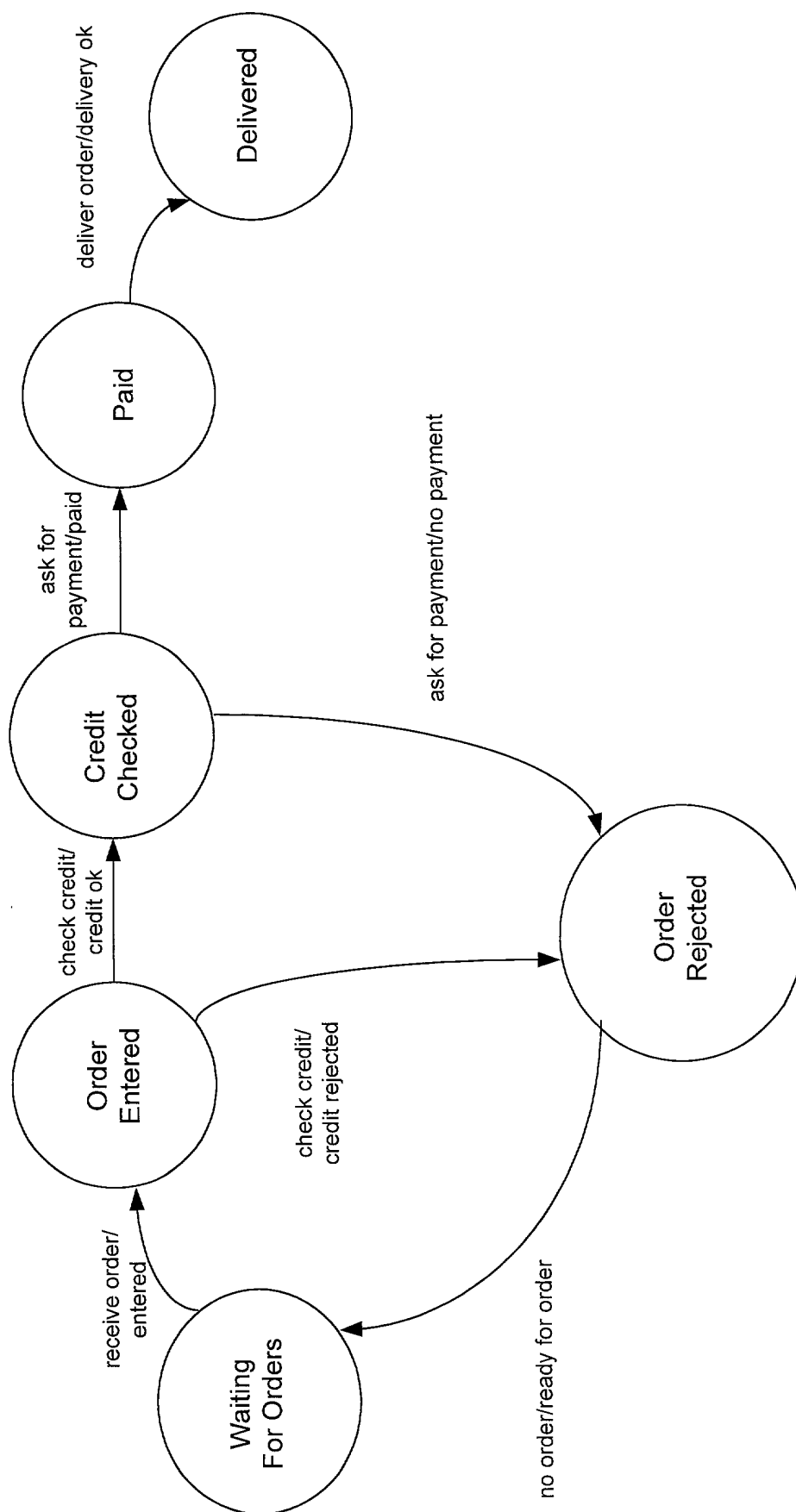


FIG. 6a

stimulus state	get order	check credit	ask for payment	attempt to deliver	new state
waiting for orders	enter order	_____	_____	_____	order entered
order entered	_____	if credit, ok, then get payment else reject order	_____	_____	credit checked
order rejected	_____	_____	_____	_____	waiting for orders
credit checked	_____	_____	check for payment	_____	paid
paid	_____	_____	_____	send to delivery specialist	delivered
delivered	_____	_____	_____	_____	waiting for orders

FIG. 6b

FIG. 6c



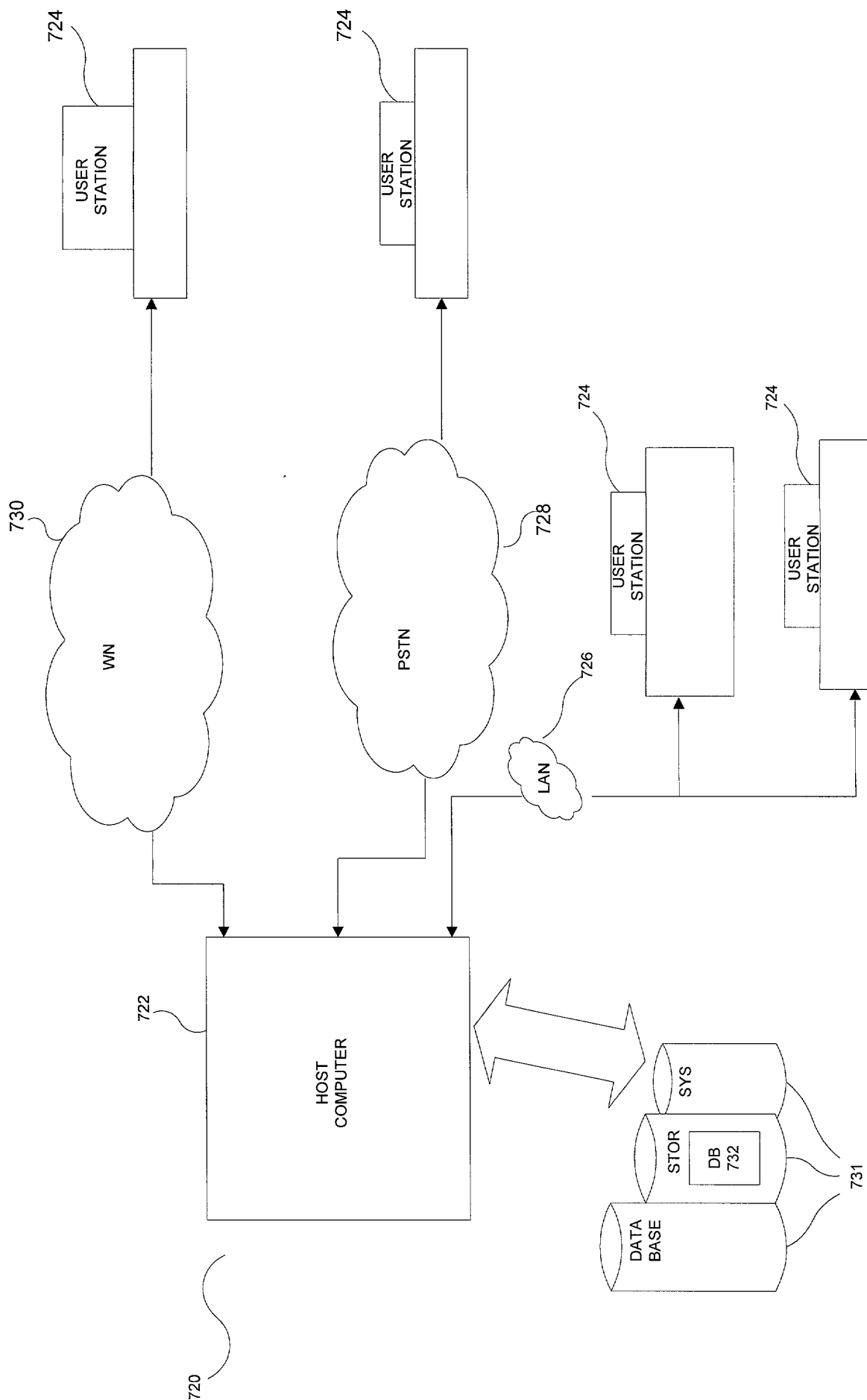


FIG. 7

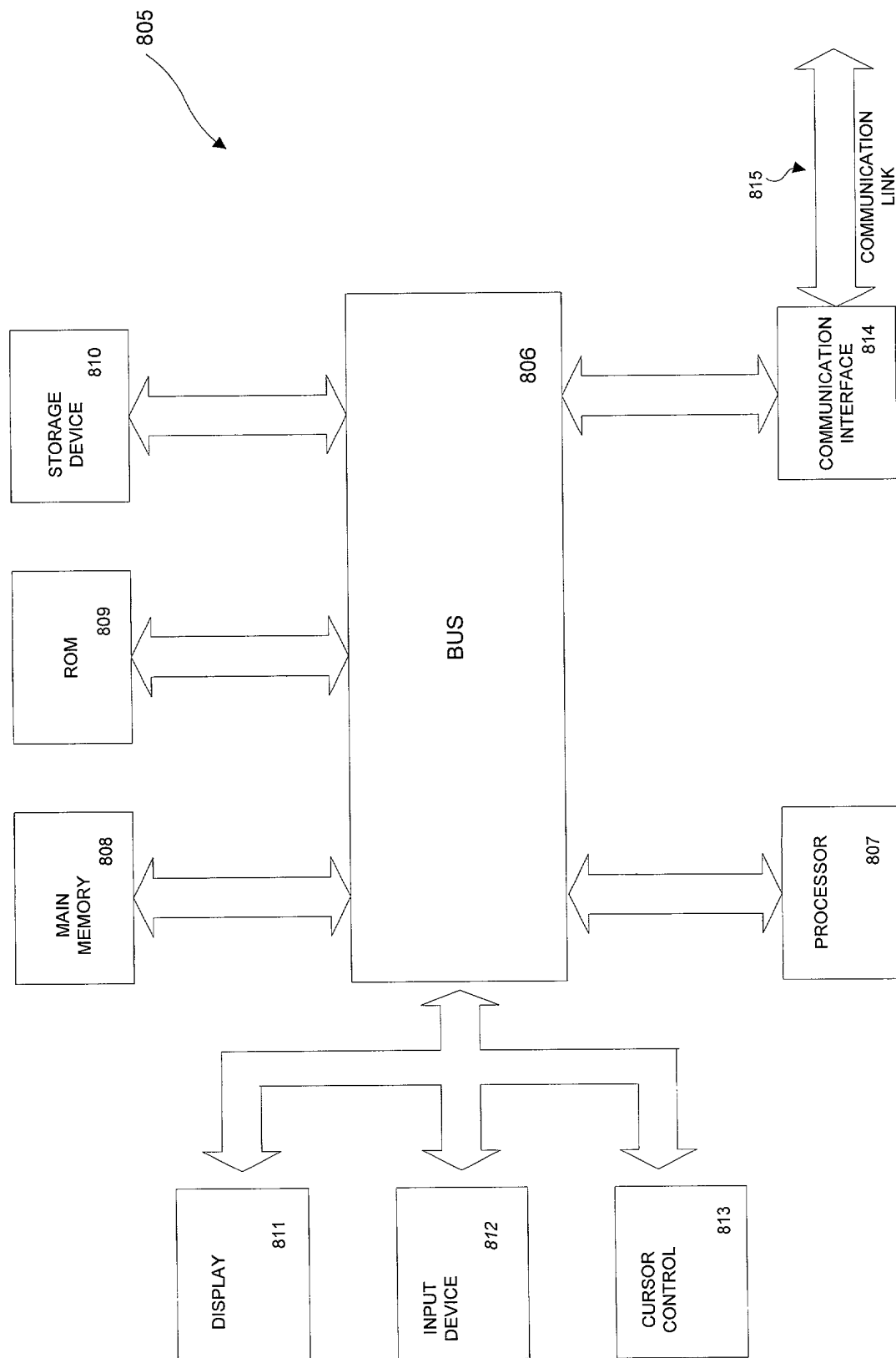


FIG. 8